

Borrower:

PATRICIA JOANNE MCNERNEY
1241 THOREAU ROAD
LAKEWOOD, OH 44107

Creditor:

HOMEcomings FINANCIAL NETWORK, INC.
27725 STANSBURY BLVD, SUITE 375
FARMINGTON HILLS, MI 48334

Loan Number: 041-571993-9

Date: 12/27/2002

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
10.1493%	\$204,168.04	\$102,624.18	\$306,792.22

Your payment schedule will be:

No. of Pmts.	Amount of Pmts.	Monthly Pmts. Begin	No. of Pmts.	Amount of Pmts.	Monthly Pmts. Begin	No. of Pmts.	Amount of Pmts.	Monthly Pmts. Begin
120	970.67	02/01/2003						
7	810.47	02/01/2013						
232	792.47	09/01/2013						
1	785.49	01/01/2033						

INSURANCE: The following insurance is required to obtain credit: * Property
You may obtain the insurance from anyone that is acceptable to creditor.

SECURITY: You are giving a security interest in real property you already own.
Property Address: 1241 THOREAU ROAD, LAKEWOOD, OH 44107

LATE CHARGE: If a payment is more than 15 days late, you will be charged 5 % of the
overdue payment of principal and interest.

PREPAYMENT: If you pay off your loan early, * You will not have to pay a penalty.
* You will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property cannot assume the remainder of your loan on the
original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before
the scheduled date, and prepayment refunds and penalties.

Patricia Joanne McNerney 12-27-02
PATRICIA JOANNE MCNERNEY DATE